

Fig 1

↑  
10

## Membership Aggregation

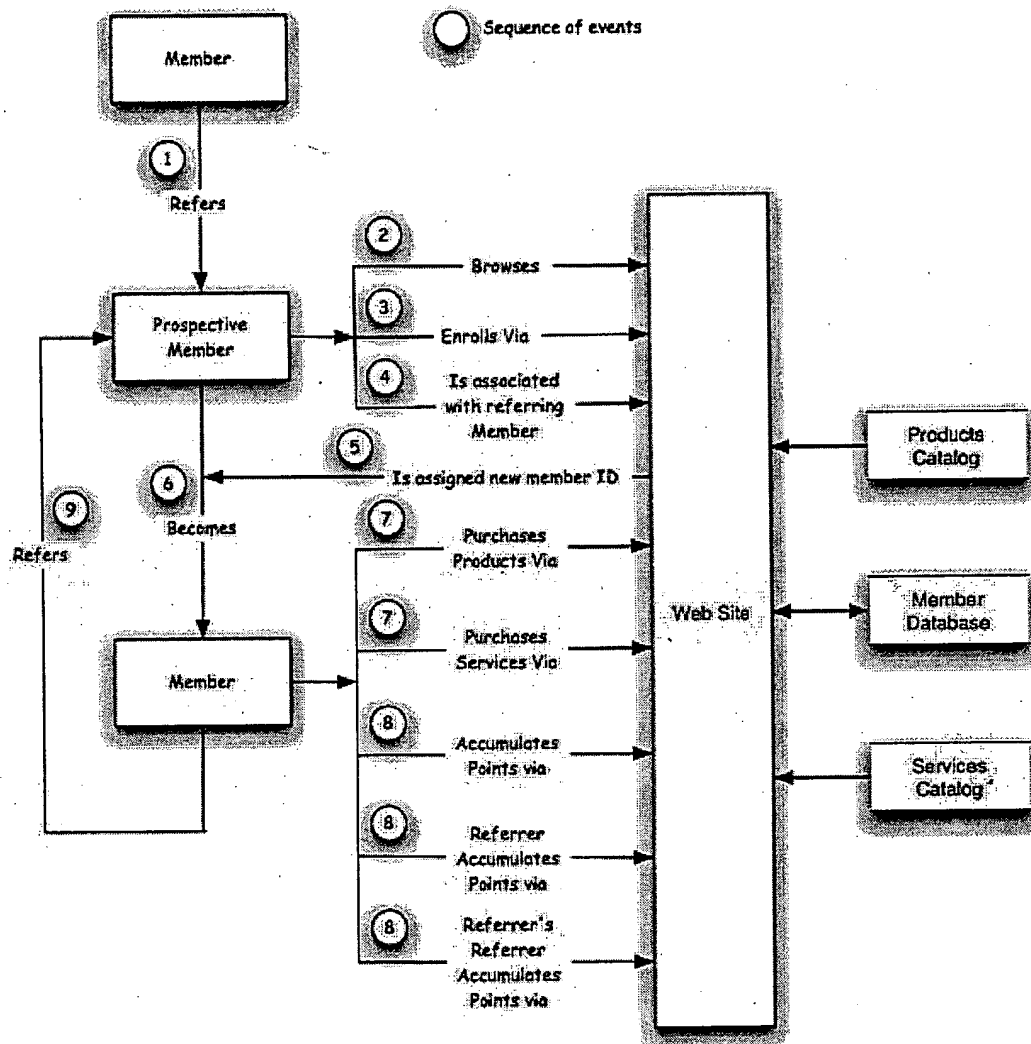
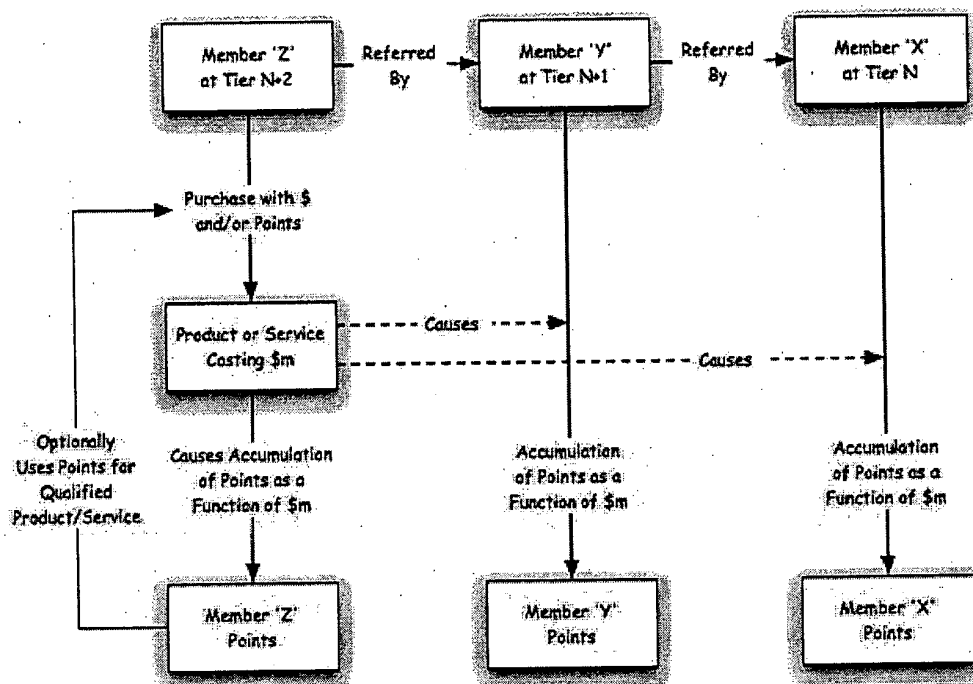


Figure 2

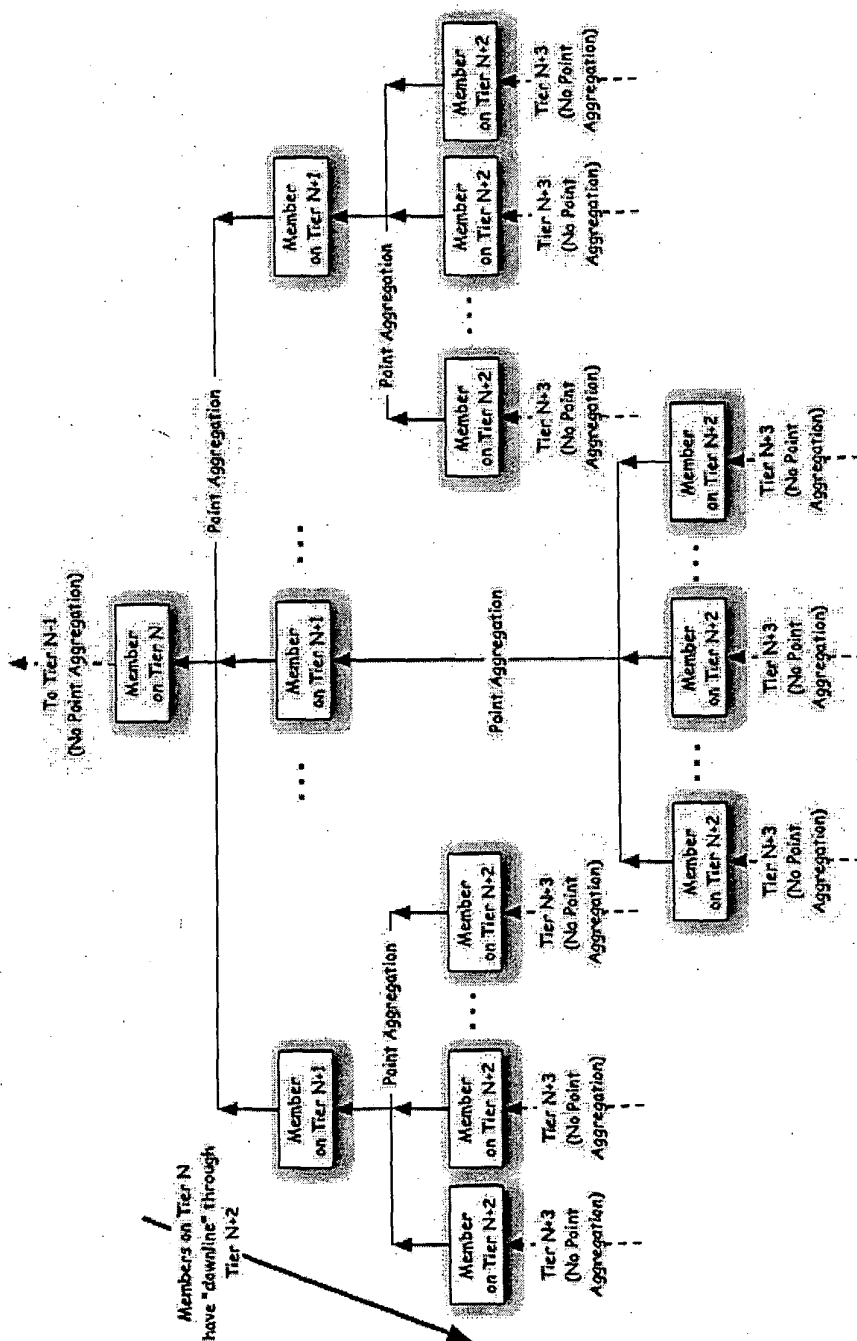
## Point Aggregation/Consumption



Note: Two special cases exist for the top two tiers of the hierarchy wherein no accrual occurs for non-existent "parent" members.

Figure 3

## Multi-level Referral and Point Aggregation



**Figure 4a**

## Two Level Referral and Point Aggregation

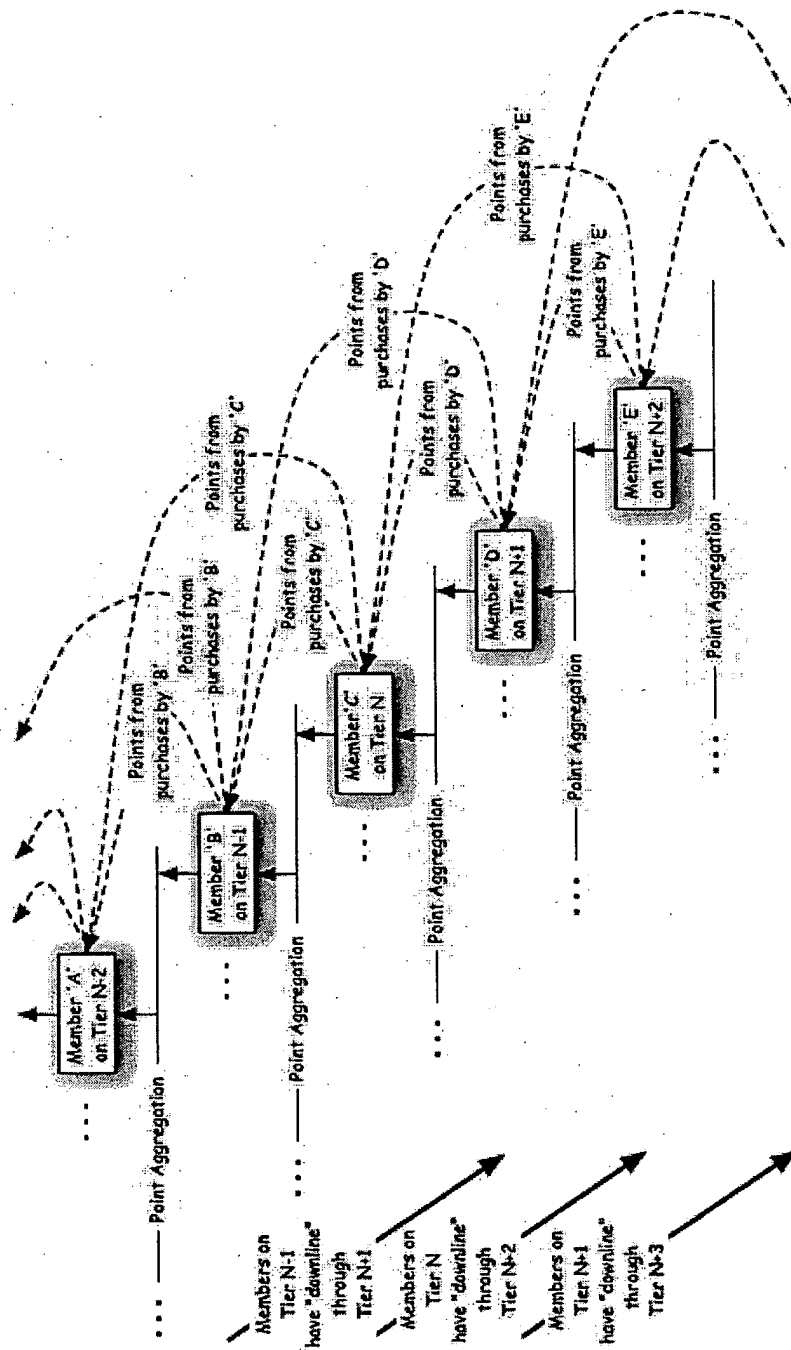


Figure 4b

# Point Cap

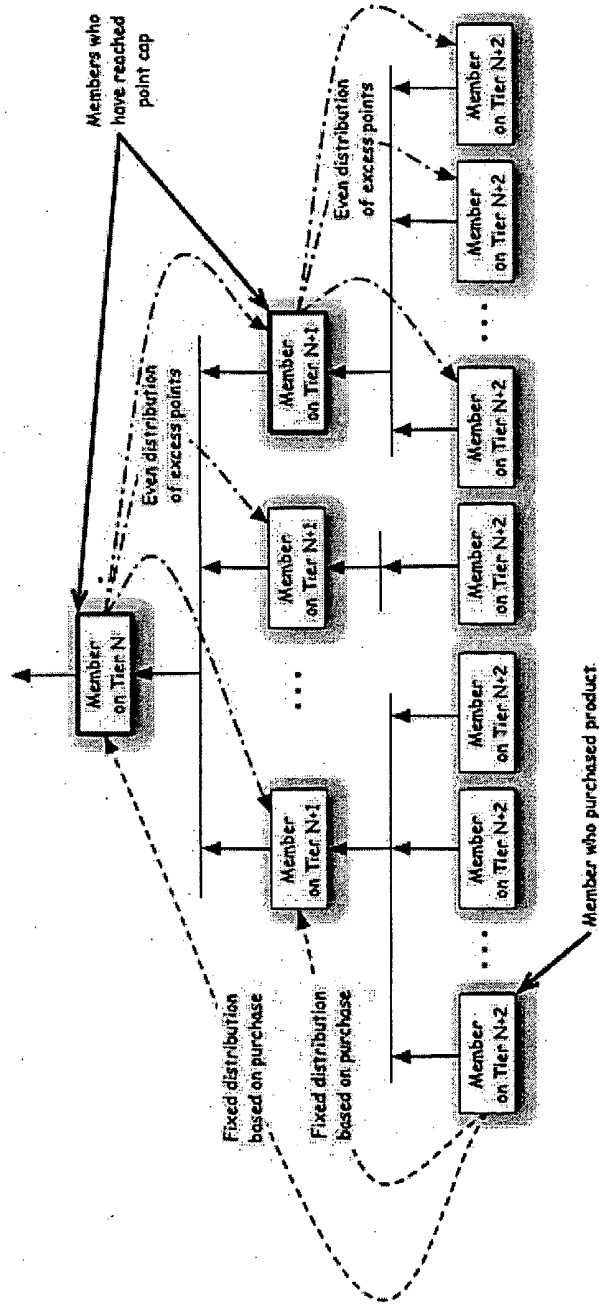


Figure 5

# Consideration Flows

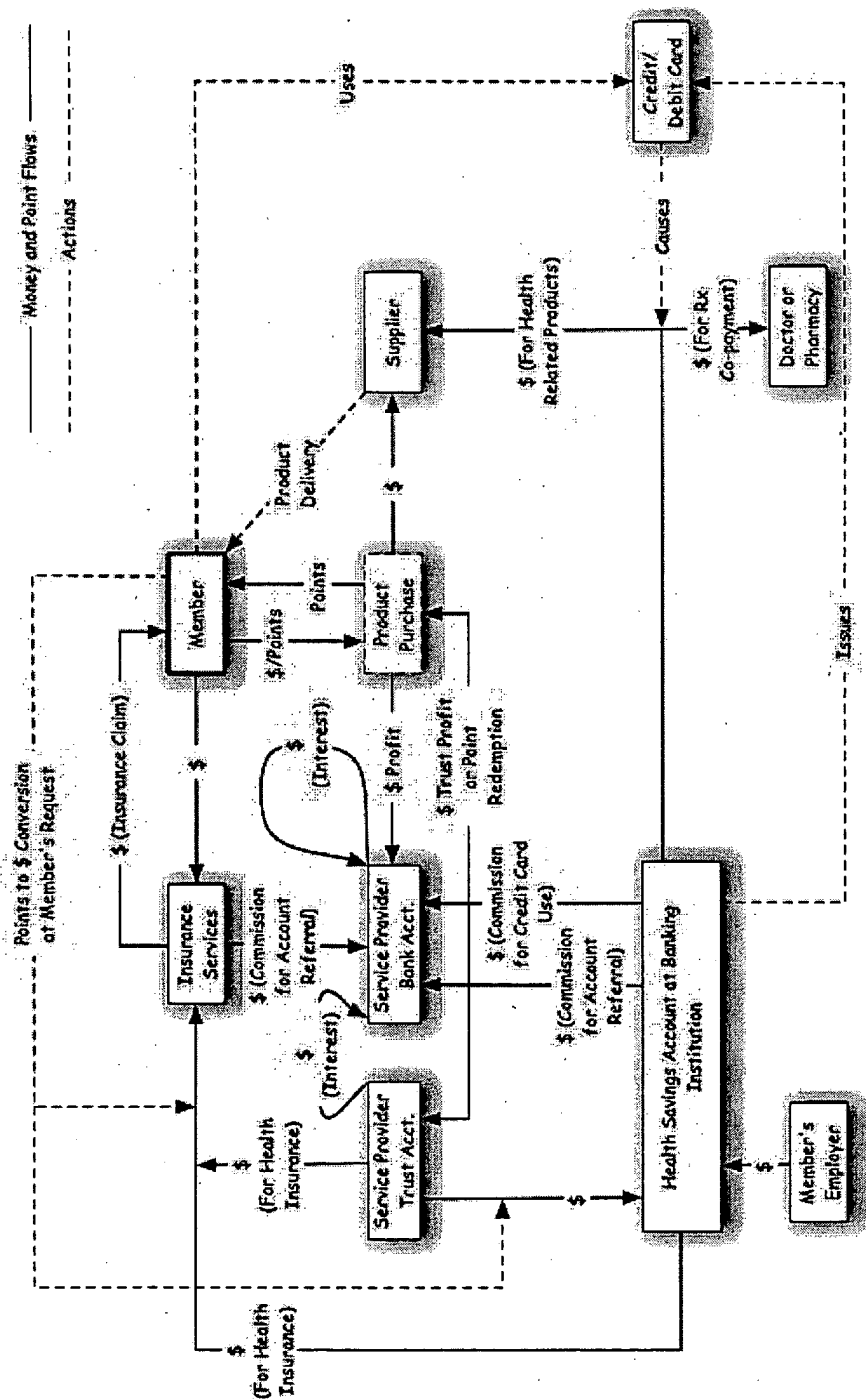


Figure 6

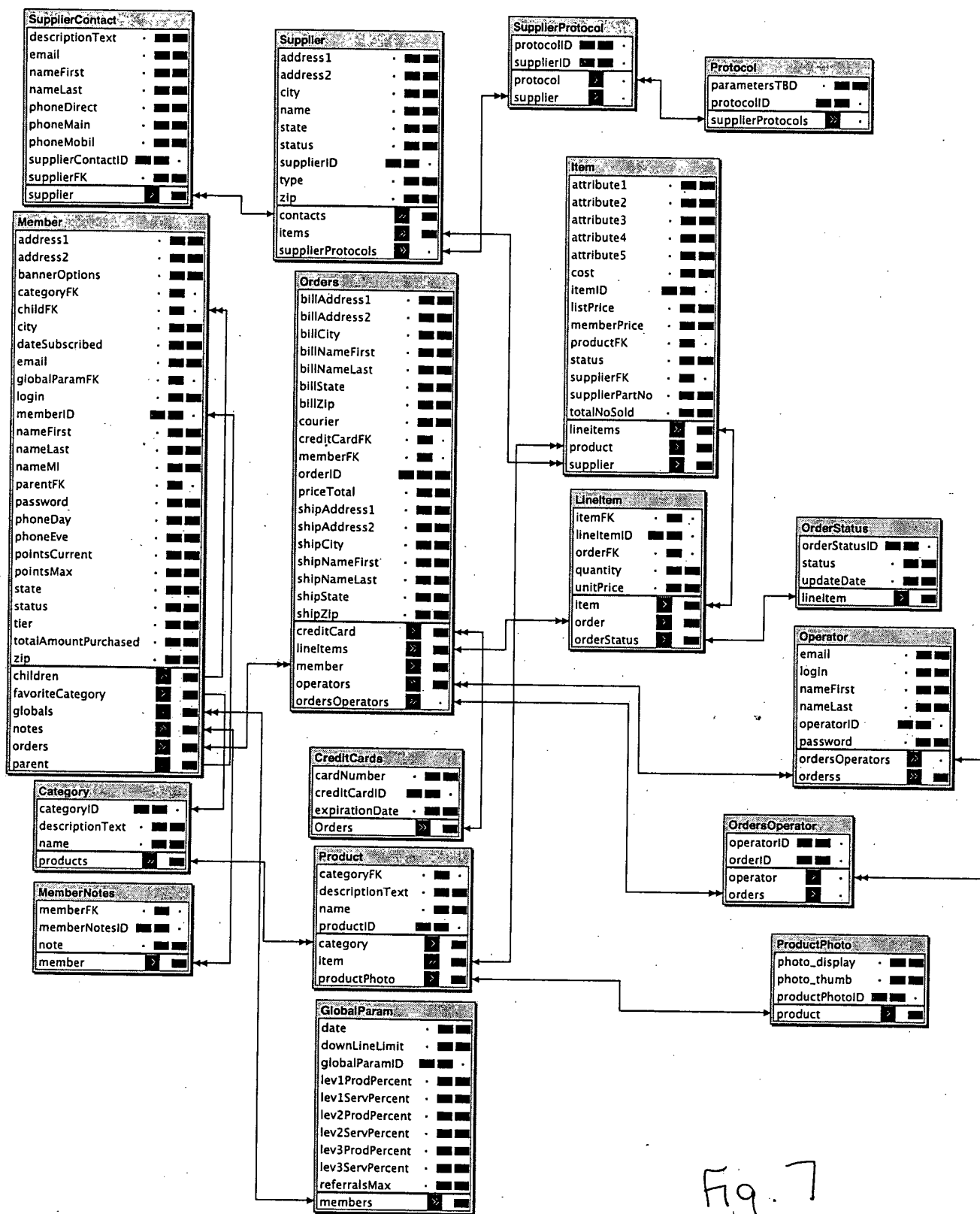


Fig. 7